Understanding eligibility of MassHealth and other health benefits

This is intended to be a preliminary guide. For full details, refer to the MassHealth Member Booklet.

What is the consumer's immigration status?

- Person Residing Under the Color of Law (PRUCOL)*
  - with disability
    - 0-18 years old
      - no income limit
        - MassHealth CommonHealth
    - 19-20 years old
      - ≤150% FPL
        - MassHealth Standard
      - 151-300% FPL
        - MassHealth Family Assistance
    - 0-64 years old
      - ≤300% FPL
        - MassHealth Standard
      - 201-300% FPL
        - MassHealth Family Assistance
  - without disability
    - <1 year old
      - ≤100% FPL
        - Lawfully present non-citizen
    - 1-18 years old
      - ≤300% FPL
        - MassHealth Standard
      - 201-300% FPL
        - MassHealth Family Assistance
    - 19-20 years old
      - ≤150% FPL
        - MassHealth Standard
      - 151-300% FPL
        - ConnectorCare
    - 21-64 years old
      - ≤150% FPL
        - MassHealth Standard
      - 151-300% FPL
        - ConnectorCare
  - ≥65 years old
    - ≤100% FPL + asset test
      - qualified lawfully present
    - 101-300% FPL
      - MassHealth Standard
    - 301-400% FPL
      - MassHealth Family Assistance

Undocumented

- 0-18 years old
  - no income limit
    - MassHealth Limited
  - 19-20 years old
    - ≤150% FPL
      - ConnectorCare
    - ≤133% FPL
      - Advance Premium Tax Credits
    - ≤100% FPL
      - MassHealth Limited
        - note: ≤200% FPL for ages 0-1
- 21-64 years old
  - no income limit
    - Children's Medical Security Plan (CMSP)
      - subject to premiums if income ≥200% FPL
    - ≤150% FPL
      - MassHealth Limited
    - ≤133% FPL
      - MassHealth Limited
    - ≤100% FPL
      - MassHealth Limited

Lawfully present children ages 0-18 with disability and a family income >150% FPL may be eligible for MassHealth CommonHealth

Lawfully present children ages 0-18 with disability and a family income ≤100% FPL may be eligible for MassHealth Family Assistance

NOTES:
- Definitions of PRUCOL, Lawfully Present, Qualified, and Qualified Barred can be found in regulations at 130 CMR 504.003.
- Pregnant women are eligible for MassHealth Standard regardless of immigration status.
- Individuals of all ages with income ≤300% FPL may be eligible for Health Safety Net benefits regardless of immigration status.
- Lawfully present children under age 19 and qualified lawfully present adults age 19 and older who are both disabled and have income too high for MassHealth Standard may qualify for MassHealth CommonHealth. Adults must also be employed if 19 or older or meet a deductible if between the ages of 19 to 64.
- Individuals over age 65 also are subject to an asset test.
- Immigrants who have been receiving MassHealth or CommonHealth continuously since June 30, 1997 remain eligible for MassHealth regardless of immigration status.